

## Highlights of 2021 Financial Results

Based on unaudited financial results to December 31st, 2021

	<b>Balance at December 31st, 2021</b>	<b>Year to date growth</b>
	<b>\$000s</b>	<b>as a %</b>
<b>Assets</b>	4,623,494	5.49%
<b>Loans</b>	3,526,745	4.73%
<b>Deposits</b>	4,234,569	5.03%
<b>Members' equity</b>	330,262	6.55%
	<b>Year to date</b>	<b>As a % of</b>
	<b>\$000s</b>	<b>assets</b>
<b>Interest revenues</b>	112,202	2.43%
<b>Cost of funds</b>	58,745	1.27%
<b>Financial margin</b>	53,457	1.16%
<b>Operating expenses</b>	42,135	0.91%
<b>Less other revenues</b>	22,135	0.48%
<b>Net operating expenses</b>	20,000	0.43%
<b>Gross operating margin</b>	33,457	0.72%
<b>Provision for loan losses</b>	806	0.02%
<b>Refund service fees</b>	6,542	0.14%
<b>Income tax expense</b>	5,794	0.13%
<b>Net income</b>	20,315	0.44%